

Dear Member,

Welcome to Credit Union 1! As a member of Credit Union 1 (CU1), you will have access to a wide variety of products and services, and we are pleased to have the opportunity to help you meet your financial goals.

Enclosed is the CU1 Conversion Guide, which provides important information about the upcoming merger and how you can best prepare for a seamless transition of your accounts. You can also find regular merger updates at creditunion1.org/llfcu.

System Conversion Overview

As a result of the merger, there will be a required computer system conversion, which will take place on **January 31**. Due to the system conversion, it is necessary to assign you a new account number. You will begin using Credit Union 1 products, services, and locations on **February 2**.

Please Note: Interruption in Service

Due to the system conversion, you will not have access to either LiveLife Federal Credit Union or CU1 Online Bill Pay beginning **January 30 at 9 am (EST)**. Digital Banking and debit cards beginning **January 31 at 7 pm (EST)** and products, services beginning **January 31 at 9 pm (EST)** through **February 2**, so please plan your finances accordingly. **On February 2 you can activate and begin using your CU1 debit card.**

The Fraser, Michigan, branch will close on January 31, at 4:00 pm, reopening February 3.

The Fraser branch location will remain open to serve you during normal business hours going forward. CU1 Digital Banking will also be available beginning **February 2** after a short blackout period that will begin at **January 31**.



Discover more details about how to prepare for the upcoming merger in the Conversion Guide.

As we welcome LiveLife Federal Credit Union members to CU1, we are committed to providing you with premium service and developing a lifelong banking relationship with you. We look forward to the opportunity to serve you!

Important Conversion Information

For additional information and answers to the most commonly asked questions about this conversion process, please visit cu1.com/llfcu

Credit Union **1**

Welcome to Credit Union 1

As a result of the merger with Credit Union 1, there will be a required computer system conversion. This guide will provide you with the information you need to prepare to get the most out of your Credit Union 1 membership.

Important Dates

Final Statement from LLFCU: **January 31, 2025**

Begin using your new CU1 account: **February 2, 2025**

Paper statement fee waived through: **April 30, 2025**

Stop writing LLFCU checks: **July 1, 2025**

Last date LLFCU checks accepted: **July 31, 2025**

Conversion To-Do List

Credit Union 1's goal is to make this merger a seamless transition for all members. There are a few steps you can take prior to and after the conversion that will help ensure a smooth transition to Credit Union 1's systems and help you get the most out of your new membership.

Prior to Conversion

Update Contact Information **Page 3**

Ensure the contact information LLFCU has on file is correct. You can do this through Digital Banking or by visiting the Fraser branch.

Print or Save Statements **Page 3**

Print or save a PDF version of one year's worth of statements for your records. Your previous statement will no longer be available once the system conversion is complete.

Adjust Bill Payments **Page 3 and 4**

Change any bill payments that are due during the conversion timeframe to ensure timely payment.

Note Bill Pay Information **Page 4**

Make note of your current payees in Online Bill Pay so you can easily set up payees in CU1 Digital Banking.

After Conversion

High Priority

Update Account and Routing Number **Page 4**

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Update Contact Information

To ensure you receive all important communications about your account and what this merger means to you, as well as to get enrolled with CU1 Digital Banking after the conversion, it is critical that we have the best contact information for you on file.

To confirm we have your correct phone number, mailing address, and email address, either:



Log in to LLFCU Online Banking on your web browser.



Visit us at the branch (34200 Utica Rd, Fraser, Michigan) to confirm your contact information in person.

Message and data rates may apply. Check with your mobile carrier for details.

Print or Save Statements

After the conversion, your account history will only reflect transactions made on CU1's systems. We recommend printing or saving PDF versions of a year's worth of statements for your records.

Adjust Bill Payments

In order to complete the system conversion, Digital Banking and Bill Pay systems will be down for a short period of time.

During this time, you will not have access to:

- Online and Mobile Banking
- Mobile Deposits
- Online Bill Pay

Log in to LLFCU's Digital Banking to adjust any bill payments that are due during our conversion timeframe to ensure timely payment. You have two options:

- Reschedule the payment to process prior to the blackout period.
- Unschedule the payment and pay the bill using an alternate method.

Message and data rates may apply. Check with your mobile carrier for details.

Note Bill Pay Information

Current Bill Pay users will not be automatically transferred over during the system conversion, so you will need to enroll in CU1's Online Bill Pay platform and set up all recurring transactions. Make note of all your current payees in Online Bill Pay.

When setting up Bill Pay transactions after the conversion, you will need:



Company Name



Account Number



Address



Phone Number

Update Account and Routing Number

If you have any automatic debits or credits to your LLFCU account, you will need to advise each business of your new Credit Union 1 account number and Credit Union 1's Routing & Transit #: 271188081

Locate Your Account Number

To find your account number in Digital Banking, log in and select the appropriate tile from the account summary screen. Your account number is the number shown at the top of the screen, excluding the last four digits.

Message and data rates may apply. Check with your mobile carrier for details.

Register for Digital Banking

Register for Credit Union 1's Digital Banking platform with a few simple steps.

You can register for Digital Banking online at cu1.com by navigating to the right-hand corner under the blue log-in button and clicking Register. Or you can register on mobile by downloading CU1's mobile app on the App Store® or Google Play®. Once downloaded, tap Register at the bottom right-hand corner of the gray box.

View Page 5 to learn more.

When registering, you will be prompted to enter:



Your Last Name



Date of Birth



Zip Code



Social Security Number



Email Address

Ensure this information matches the information we have on file for you.

- You will need to choose a Login ID.
- For your security, we will send you a secure access code. Select the contact (either your phone number or email address on file) that you would like us to send the code to from the list shown.
- Enter the code sent to you via email or text message.
- You will now be prompted to create a password based on the requirements shown on the screen.
- Enter your Login ID and new Password to login to the platform.



To watch a How-To video that details the steps of this process, scan the QR code.

Message and data rates may apply. Check with your mobile carrier for details. App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.

Enroll in eDocuments to Receive eStatements

Set up eStatements by enrolling in eDocuments through Digital Banking. Enrolling in eDocuments is simple.

1. Select Services from the main navigation menu
2. Select eDocuments
3. Select the account you would like to view eDocuments and eStatements for
4. Follow the prompts to confirm your information and accept necessary disclosures
5. Tap "I Accept."
6. You will now be able to view eStatements and other communications electronically in Digital Banking

Message and data rates may apply. Check with your mobile carrier for details.

Activate Debit Card

Once the system conversion is completed, activate and start using your new CU1 Visa® Debit Card.

Call 800-992-3808 to activate your card in a few simple steps! You will need your card number in order to activate, so have

your card with you when you call. You will also be prompted to **select a PIN** for your CU1 Visa® Debit Card to use at ATMs and when making purchases.

This card is issued by Credit Union 1 pursuant to a license from Visa U.S.A. Inc.

Load Debit Card into Digital Wallet

Once your CU1 debit card is activated, load it onto your favorite digital wallet and easily pay without taking out your wallet. Instead of using your physical card for purchases, use your phone, smartwatch, or tablet.



Look for the contactless symbol in stores – it's how you know where to pay. Then hold your phone up to the symbol on the contactless terminal.

You can also set up your digital wallet to use in-app and online. Just look for your preferred digital wallet's logo at checkout. When you're ready to buy, click login with your ID to pay.

Choosing a digital wallet is often determined by your device's operation system and manufacturer.



Message and data rates may apply. Check with your mobile carrier for details. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

Manage Debit Card Payments with CardSwap

CU1 offers a better way to update your preferred payment information for all of your streaming, shopping, and other online services. Update all of your favorite digital services at the same time, in the same place, saving you time and hassle. This makes it easier to replace lost cards, or to open and use new accounts.

To use CardSwap, log in to Digital or Mobile Banking.

- Select Services and then CardSwap.
- Tap the red Get Started button.
- Search for the companies you would like to update your payment information with and tap the logos to select.
- Once you have selected all the companies you would like to update preferred payment information for, tap Next Step.
- Enter your card information, then tap Add Card. Once the card has been added, complete the final screen to Link Accounts.

Message and data rates may apply. Check with your mobile carrier for details.

Set Up Card Control to Lock and Unlock Cards

Control your debit card usage and spending on the go and monitor your accounts using Card Keeper. To use Card Keeper, download the Card Keeper app. Then log in using your Digital Banking credentials.



Lock/Unlock
your Card



Establish
transaction controls



Receive alerts



Get real-time
account balances

How to Get Started with CU1 Card Keeper



View how-to video on getting started with CU1 Card Keeper by scanning the QR code.

Message and data rates may apply. Check with your mobile carrier for details.

If You Have a Loan

If you currently have a loan, there will not be any changes to the terms of your loan. The only change will be **how and where you submit your loan payment**.

Due to the system conversion, **any current automatic payment methods do not carry over to CU1's system, and need to be setup again.**

- **Internal Transfers:** if you have the payment automatically transferring from an internal savings/checking to the loan, you need to set that up again on our system.
- **Recurring Payment:** if you have the payment setup to automatically pull from an account at another FI via ACH, you need to set that up again with their FI.
- **Bill Pay:** if you pay CU1 through an external FI's Bill Pay, you will need to set that up again with CU1 information.

How to Make a Loan Payment

CU1 has many convenient ways to make loan payments. View payment options on pages 7 and 8.



Digital Banking



In Person



Call Us



Automated Payment
Authorization Form



By Mail:
2651 Paseo Verde Parkway
Henderson, NV 89074



Make a payment using a non-
CU1 account/routing number or
a debit card (fees may apply)



To learn more about each of these payment options, scan the QR code.

Message and data rates may apply. Check with your mobile carrier for details.

CU1 Auto Insurance Requirements

If you currently have an Auto Loan, review your insurance policy to ensure it's up to date with Live Life Federal Credit Union listed as the lien holder, and that your insurance meets the Credit Union 1 requirements.

Credit Union 1 Auto Insurance Requirements

- Continuous coverage with no lapses
- Full Coverage Insurance which includes Comprehensive and Collision Coverages
- Live Life Federal Credit Union is named as lien holder or loss payee as lien holder or loss payee
- Deductible: Max out of pocket deductible is \$1,000

If your Auto insurance policy does not meet our requirements listed above, you will receive a phone call, email, or text communication from State National, a company providing insurance policy tracking for Credit Union 1.

Set up Direct Deposit

CU1 members with direct deposit set up to a CU1 checking or savings account automatically receive their money up to two days sooner*. No hoops to jump through or special conditions to meet—it's a free benefit of banking with CU1.

Easily transfer your direct deposit to CU1 in Digital Banking! This fully automated, convenient service takes **less than 10 minutes**. And you will receive Early Pay* on your first direct deposit with CU1—there's no waiting period after switching.

To learn how to setup direct deposit online, view page 9.

Set Up Direct Deposit Online

To set up Direct Deposit online, first log in to Digital Banking.

On a mobile device, select “Menu” on the bottom right of your screen, the “Services” heading in the menu that appears on the left, and “Setup Direct Deposit” in the “Services” drop-down menu. On desktop, click “Services” on the top of your screen and “Setup Direct Deposit” in the drop-down menu.

This will take you to your Direct Deposit dashboard, powered by ClickSWITCH™. To set up Direct Deposit, press “Switch Direct Deposits.” You can manually enter your Direct Deposit details or use a Switch Assist that will identify the Direct Deposits in your accounts with other financial institutions and automatically switch them over for you.

If you are **manually entering your Direct Deposit details**, you need to type in your depositor and which CU1 account or accounts you want to move the Direct Deposit to (you can split the deposit between CU1 accounts) before reviewing and submitting your switch.

If you are using **Switch Assist**, you will be directed to log in to your profile with another financial institution to connect the external accounts of your choice. We will review your accounts to find potential Direct Deposit transactions, which takes about two minutes. Select one of your Direct Deposit transactions, press “Continue,” choose the CU1 account or accounts you want to switch the Direct Deposit to, and review and submit your Direct Deposit switch.

*Early access to direct deposit funds is a free, automatic feature and depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date. Standard fraud prevention restrictions apply. If your deposit doesn't arrive early, expect it to arrive on your scheduled payday.

Message and data rates may apply. Check with your mobile carrier for details.

Set Up Linked Accounts

Link external accounts to easily send and receive money to and from your Credit Union 1 account.

Credit Union 1 uses Plaid to seamlessly and instantly allow you to set up linked accounts.

- Log in to Digital Banking.
- Select “Manage External Accounts” from the Services tab in the menu.
- Select “Add Another Account” and tap Continue.
- The first time you use Plaid, you will need to authenticate yourself. A code will be sent via SMS/text. Enter the code and tap Continue.
- Type the name of the financial institution you would like to add.
- To connect that account, you will be prompted to enter information—like your log-in credentials at that institution—and follow steps to verify your identity.

- Select which accounts you would like to link from that institution to Credit Union 1 and confirm which information you permit the app to share with Credit Union 1.
- Accept the Terms and Conditions, and click Connect Account.

Repeat these steps for each external account you would like to link to Credit Union 1.

Message and data rates may apply. Check with your mobile carrier for details.

Set Up Recurring Transfers

Recurring transfers help you stay on top of important payments.

To begin, log in to Digital Banking and select the Transactions menu, then Funds Transfer. You will need to select an account to transfer funds out of and which account you would like to transfer funds into.

Enter the dollar amount you would like transferred and select a date for the transaction. If you would like to set up a recurring transaction, click on the Frequency field and select how often you would like the payment to recur. If you have selected a recurring transaction, you will also need to select an “Until Date,” which is how long you would like the transfer to recur until. Review the details on the screen for accuracy and select ‘approve.’

To transfer funds to an external account at another financial institution, you will need to link that account in Digital Banking. Credit Union 1 uses Plaid within Digital Banking to allow you to instantly link external accounts.

Message and data rates may apply. Check with your mobile carrier for details.

Set Up Account Alerts

In Digital Banking, you can customize alerts to receive notifications about your account so you know what’s happening and can act when needed. You can turn on and off predetermined Security Alerts while also having the option to create and manage Account Alerts, History Alerts, Online Transaction Alerts, and Reminders.

Message and data rates may apply. Check with your mobile carrier for details.

Enroll in Bill Pay

Bill Pay is accessed through Digital Banking on the Account Summary screen under “**Bill Payment.**”

Select Enrollment Options and follow the prompts to sign up. Once enrolled, you will need to set up payees and any recurring transactions.

Message and data rates may apply. Check with your mobile carrier for details.

Set Up Payees in Bill Pay

With our Bill Discovery feature, the Bill Pay platform will automatically connect you with your eligible bills after searching the expansive biller database or your credit bureau data. Bill Discovery removes the manual process of adding bills once you provide consent, keeping you in control over the bills you want to add.

How to Get Started with Bill Discovery

- When logged into CU1 Digital Banking, navigate to Transactions then Bill Payments.
- Click “Add My Bills Now.”
- Provide consent by clicking “Find My Bills.”
- Select which bills you would like to add.

Message and data rates may apply. Check with your mobile carrier for details.

Order Personal Checks

If you use checks, you can choose from many different check designs and options. Deluxe checks have the latest in proven security and anti-fraud features.

CU1 offers our members the ability to order personalized checks through Digital Banking.

- Log in to Digital Banking.
- Click/tap “Check Reorder” under the Services menu.

Message and data rates may apply. Check with your mobile carrier for details.

Visa® Credit Cards

After the conversion, you will manage your Live Life credit card through the eZCard website. You will need to set up an account directly at ezcardinfo.com and access this site to manage your card after the conversion.



To get started, scan the QR code or visit ezcardinfo.com

Message and data rates may apply. Check with your mobile carrier for details.

View Your Credit Score and Report

Staying on top of your credit has never been easier. Access your credit score, full credit report, credit monitoring, financial tips, and education through CU1 Digital Banking. All of this without impacting your credit score.

You can do this anytime and anywhere and for free.

Desktop Enrollment:

Login to Digital Banking to enroll. Once logged in to Digital Banking, members will see the Credit Score widget on the right-hand side of your dashboard. Click “Show My Score” to enroll.

Mobile Enrollment:

Login to Mobile Banking to enroll. Once logged in to Mobile Banking, members will need to click on the Menu tab. Within the Menu tab, locate “Credit Score & Report” to enroll.

Message and data rates may apply. Check with your mobile carrier for details.

Use Financial Tools in Digital Banking

Plan your budgeting in one online location, set savings goals, track trends, and more with your own personal financial dashboard. All your accounts—credit and debit cards, loans, 401K, goal-based savings, and more—can be seen to help you in assessing and planning for your immediate or long-term needs.

To Get Started:

- Log in to Digital Banking.
- Locate the Spending module on your personalized dashboard.
- Select “See All Spending” to access all Financial Tools.

Once accounts are linked you can use the Spending, Budget, Trends, Cash Flow, Net Worth, and Debts features.

Message and data rates may apply. Check with your mobile carrier for details.

Sign Up for CU1 Financial Wellbeing

As a member, you have free access to CU1's Financial Wellbeing platform, powered by Enrich, featuring:

- Financial recommendations tailored to your unique situation
- Suggested content for you on everything from setting a budget and managing debt to buying a home and saving for retirement
- An analysis of your money personality
- Video tutorials with easy, everyday money tips and tricks
- In-depth financial courses with progress tracking
- Certified Personal Finance Experts are available to speak on the phone and more!



Start learning in less than 10 minutes! To get started, scan the QR code or visit cu1.enrich.org

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